

**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE:

CRYSTAL D. BLANKENSHIP,

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)
)

MDI Case No. 05-0223124C

AHC Case No. 05-0542 DI

**FINDINGS OF FACT, CONCLUSIONS OF LAW
AND ORDER OF DISCIPLINE**

DOUGLAS M. OMMEN, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, hereby makes the following findings of fact, conclusions of law and order:

FINDINGS OF FACT

1. Douglas M. Ommen is the Director of the Missouri Department of Insurance (hereinafter, "Director") whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision, regulation, and discipline of insurance producers.
2. Crystal D. Blankenship ("Blankenship") was issued an insurance producer's license by the Director, number PR217659, which expired on March 2, 2006.
3. The Director filed his Complaint with the Administrative Hearing Commission on April 20, 2005, seeking a finding that sufficient cause exists for disciplining Blankenship's insurance producer license, based on information and allegations that she violated sections 375.141.1(4) and

(8), RSMo (Cumulative Supp. 2004).

4. On October 25, 2006, a hearing was held on the Director's Complaint before the Administrative Hearing Commission. Blankenship did not appear.

5. On December 22, 2006, the Administrative Hearing Commission issued its "Findings of Fact and Conclusions of Law", finding cause to discipline the producer license of Blankenship pursuant to sections 375.141.1(4) and (8). On January 22, 2007, the Administrative Hearing Commission certified the record of its proceeding to the Director pursuant to section 621.110, RSMo (2000).

6. Thereafter, the Director mailed to Blankenship a notice of disciplinary hearing to be held at 10:00 a.m. on February 27, 2007, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri.

7. Blankenship did not appear at the disciplinary hearing. At the hearing, counsel for the Department of Insurance presented the decision, record and order of the Administrative Hearing Commission and, based on the threat Blankenship's conduct imposes on the public, recommended to the Director that Blankenship's insurance producer license be revoked.

8. The Department hereby adopts and incorporates the December 22, 2006, "Findings of Fact and Conclusions of Law" of the Administrative Hearing Commission referenced herein, and does hereby find in accordance with same.

CONCLUSIONS OF LAW

9. Pursuant to § 375.141, RSMo (Cumulative Supp. 2004), and § 621.110, RSMo 2000, the Director has the discretion to discipline Blankenship's producer license, including revocation of such license.

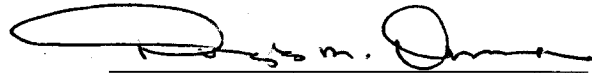
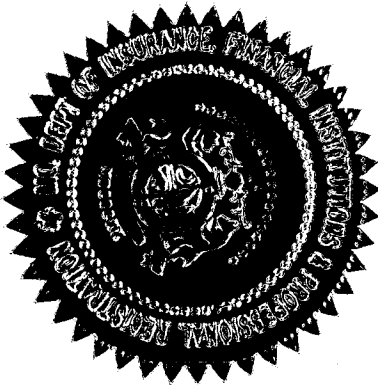
10. Based on the nature and severity of the aforementioned conduct, sufficient grounds exist for revoking the insurance producer license of Blankenship pursuant to sections 375.141.1(4) and (8), RSMo (Cumulative Supp. 2004).

ORDER OF REVOCATION

Based on the evidence presented and the recommendation of the Department to revoke, the insurance producer license of Crystal D. Blankenship is hereby revoked.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 7th DAY OF

March 2007.



DOUGLAS M. OMMEN, Director
Missouri Department of Insurance,
Financial Institutions and
Professional Registration

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a certified copy of the foregoing document was forwarded by pre-paid first class mail this 8th day of March 2007, to:

Crystal Blankenship
2101 W. Chesterfield C100 #74
Springfield, MO 65807

